

Certificate of Notice Page 1 of 3
 United States Bankruptcy Court
 Eastern District of Pennsylvania

In re:
 Janice Lynn Cutter
 Debtor

Case No. 19-12755-amc
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0313-4

User: Randi
 Form ID: 210U

Page 1 of 2
 Total Noticed: 40

Date Rcvd: Dec 24, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 26, 2019.

db +Janice Lynn Cutter, 471 Rutt Road, Bangor, PA 18013-9609
 smg +Bureau of Audit and Enforcement, City of Allentown, 435 Hamilton Street,
 Allentown, PA 18101-1603
 smg City Treasurer, Eighth and Washington Streets, Reading, PA 19601
 smg +Dun & Bradstreet, INC, 3501 Corporate Pkwy, P.O. Box 520, Centre Valley, PA 18034-0520
 smg +Lehigh County Tax Claim Bureau, 17 South Seventh Street, Allentown, PA 18101-2401
 smg +Tax Claim Bureau, 633 Court Street, Second Floor, Reading, PA 19601-4300
 cr +WELLS FARGO BANK, N.A., c/o THOMAS YOUNG HAE SONG, 1617 JFK Blvd. Suite 1400,
 Philadelphia, PA 19103-1814
 14316424 +Capital Bank USA, C/O Hayt Hayt & Landau LLC, Meridian Center 1, 2 Industrial Way,
 Eatontown, NJ 07724-2279
 14345534 Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
 14316425 +Chase Card, PO Box 15298, Wilmington, DE 19850-5298
 14316426 Debtor's Son, Franklin Hill Road, Bangor, PA 18013
 14331892 +JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A.,
 c/o Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, Suite 100,
 Boca Raton, FL 33487-2853
 14316434 +TOYOTA MOTOR CREDIT CORPORATION, PO BOX 8026, CEDAR RAPIDS IA 52408-8026
 (address filed with court: Toyota Motor Credit Corp, 5005 N River Blvd NE,
 Cedar Rapids, IA 52411)
 14316433 The Home Depot/ CBNA, PO BOX 6497, Sioux Falls, SD 57117-6497
 14334946 +Toyota Lease Trust, c/o Toyota Motor Credit Corporation, PO Box 9013,
 Addison, Texas 75001-9013
 14340365 +Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013
 14340584 +Toyota Motor Credit Corporation, c/o Kevin G. McDonald, KML Law Group, P.C.,
 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541
 14344972 +WELLS FARGO BANK, N.A., c/o THOMAS YOUNG HAE SONG, Phelan Hallinan Diamond & Jones, LLP,
 1617 JFK Blvd. Suite 1400, Philadelphia, PA 19103-1814
 14343725 WELLS FARGO BANK, N.A., C/o Thomas Song, Esq., 1617 JFK Boulevard, Suite 1400,
 One Penn Center Plaza, Philadelphia, PA 19103
 14316435 +Wells Fargo Bank PCM, PO BOX 94435, Albuquerque, NM 87199-4435
 14324452 Wells Fargo Bank, N.A., Wells Fargo Card Services, PO Box 10438, MAC F8235-02F,
 Des Moines, IA 50306-0438
 14344357 Wells Fargo Bank, N.A., Default Document Processing, MAC# N9286-01Y,
 1000 Blue Gentian Road, Eagan MN 55121-7700
 14321859 +Wells Fargo Bank, N.A., 435 Ford Road, Suite 300, St. Louis Park, MN 55426-4938
 14316436 +Wells Fargo Card Service, Credit Bureau Resolution, PO BOX 14517,
 Des Moines, IA 50306-3517
 14316437 +Wells Fargo Home Mortgage, PO BOX 10335, Des Moines, IA 50306-0335

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: RVSVCBICNOTICE@state.pa.us Dec 24 2019 23:03:47
 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,
 Harrisburg, PA 17128-0946
 smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Dec 24 2019 23:03:49 U.S. Attorney Office,
 c/o Virginia Powell, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
 cr +E-mail/PDF: gecsedirecoverycorp.com Dec 24 2019 23:12:11 Synchrony Bank,
 c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
 14324768 +E-mail/PDF: EBN_AIS@AMERICANINFOSOURCE.COM Dec 24 2019 23:12:04
 Capital One Bank (USA), N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
 14316427 E-mail/Text: mrdiscen@discover.com Dec 24 2019 23:03:44 Discover Fincl Svc LLC,
 PO BOX 15316, Wilmington, DE 19850
 14342800 E-mail/Text: mrdiscen@discover.com Dec 24 2019 23:03:44 Discover Bank,
 Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
 14316428 +E-mail/Text: bncnotices@becket-lee.com Dec 24 2019 23:03:44 Kohls Department Store,
 PO BOX 3115, Milwaukee, WI 53201-3115
 14316430 E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Dec 24 2019 23:12:03
 Portfolio Recovery Associates, 120 Corporate Blvd., Suite 100, Norfolk, VA 23502
 14353441 E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Dec 24 2019 23:12:03
 Portfolio Recovery Associates, LLC, POB 41067, Norfolk VA 23541
 14345510 +E-mail/Text: bankruptcynotices@psecu.com Dec 24 2019 23:03:51 PSECU, PO BOX 67013,
 HARRISBURG, PA 17106-7013
 14316429 +E-mail/Text: bankruptcynotices@psecu.com Dec 24 2019 23:03:51 Pennsylvania ST EMP CU,
 PO BOX 67013, Harrisburg, PA 17106-7013
 14316431 E-mail/PDF: gecsedirecoverycorp.com Dec 24 2019 23:12:11 SYNCB/JCPenny, PO Box 965007,
 Orlando, FL 32896-5007
 14316432 +E-mail/PDF: gecsedirecoverycorp.com Dec 24 2019 23:11:56 SYNCB/Sams Club, PO Box 965005,
 Orlando, FL 32896-5005
 14351257 +E-mail/Text: bncmail@w-legal.com Dec 24 2019 23:03:48 SYNCHRONY BANK,
 c/o Weinstein & Riley, PS, 2001 Western Ave., Ste 400, Seattle, WA 98121-3132
 14318010 +E-mail/PDF: gecsedirecoverycorp.com Dec 24 2019 23:11:57 Synchrony Bank,
 c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

TOTAL: 15

District/off: 0313-4

User: Randi
Form ID: 210U

Page 2 of 2
Total Noticed: 40

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***** BYPASSED RECIPIENTS (continued) *****

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

14344428* WELLS FARGO BANK, N.A., C/o Thomas Song, Esq., 1617 JFK Boulevard, Suite 1400,
One Penn Center Plaza, Philadelphia, PA 19103

TOTALS: 0, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 26, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 24, 2019 at the address(es) listed below:

CHARLES LAPUTKA on behalf of Debtor Janice Lynn Cutter claputka@laputkalaw.com,
jen@laputkalaw.com;milda@laputkalaw.com;bkeil@laputkalaw.com
JEROME B. BLANK on behalf of Creditor WELLS FARGO BANK, N.A. paeb@fedphe.com
KEVIN G. MCDONALD on behalf of Creditor Toyota Motor Credit Corporation
bkgroup@kmlawgroup.com
ROLANDO RAMOS-CARDONA on behalf of Trustee SCOTT F. WATERMAN (Chapter 13)
ecfmail@readingchl3.com
SCOTT F. WATERMAN (Chapter 13) on behalf of Trustee SCOTT F. WATERMAN (Chapter 13)
ECFMail@ReadingChl3.com
SCOTT F. WATERMAN (Chapter 13) ECFMail@ReadingChl3.com
THOMAS YOUNG.HAE SONG on behalf of Creditor WELLS FARGO BANK, N.A. paeb@fedphe.com
United States Trustee USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 8

***UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF PENNSYLVANIA***

In Re: Janice Lynn Cutter

Case No: 19-12755-amc

Debtor(s)

CLERK'S NOTICE RE: PRESUMPTION OF ABUSE

To the debtor, debtor's counsel, interim trustee, creditors and all parties in interest,

NOTICE is hereby given, in accordance with 11 U.S.C. §342(d):

This is a Chapter 7 case of an individual with primarily consumer debts and insufficient information has been filed to date to permit the clerk to make any determination concerning the presumption of abuse. If more complete information, when filed, shows that the presumption has arisen, creditors will be notified under F.R.B.P 5008.

Dated: 12/24/19

For The Court

Timothy B. McGrath
Clerk of Court